

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jefford G Brown, Jr.
Jennifer A Brown
Debtors

Case No. 18-01534-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 34

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db/jdb +Jefford G Brown, Jr., Jennifer A Brown, 317 14th Avenue, Scranton, PA 18504-2511
5048055 +AES, PO Box 2461, Harrisburg, PA 17105-2461
5048054 +AES, PO Box 61047, Harrisburg, PA 17106-1047
5048056 +AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
5048057 +American Credit & Collections, LLC, 921 Oak Street, Scranton, PA 18508-1235
5048058 C. Tech Collections, Inc., PO Box 402, Mount Sinai, NY 11766-0402
5048059 +Caine & Weiner, 15025 Oxnard Street, Ste. 100, Van Nuys, CA 91411-2640
5048060 +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
5048064 Debt Recovery Solutions, 6800 Jencho Turnpike, Ste. 113F, Syosset, NY 11791
5048067 +First National Community Bank, 102 E. Drinker Street, Dunmore, PA 18512-2491
5048071 +KML Law Group, P.C., 701 Market Street, Ste. 5000, Mellon Independence Center, Philadelphia, PA 19106-1541
5048074 +Medical Data Systems, 2001 9th Avenue, Ste. 312, Vero Beach, FL 32960-6413
5048077 #+Midwest Recovery Systems, 2747 W Clay Street, Ste. A, Saint Charles, MO 63301-2557
5048080 Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
5048081 PennState, Office of the Bursar, 103 Shields Building, University Park, PA 16802-1200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5048053 +E-mail/Text: seinhorn@ars-llc.biz Aug 06 2018 19:08:25 Ability Recovery Service, PO Box 4031, Wyoming, PA 18644-0031
5048061 +EDI: CONVERGENT.COM Aug 06 2018 23:08:00 Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
5048062 EDI: CRFRSTNA.COM Aug 06 2018 23:08:00 Credit First, N.A., PO Box 81083, Cleveland, OH 44181
5048063 +EDI: RCSFNBMARIN.COM Aug 06 2018 23:08:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5048065 +E-mail/Text: electronicbkydocs@nelnet.net Aug 06 2018 19:08:11 Dept of Education, 121 S 13th Street, Lincoln, NE 68508-1904
5048066 +E-mail/Text: bknotice@ercbpo.com Aug 06 2018 19:08:11 Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547
5048068 +EDI: AMINFOFP.COM Aug 06 2018 23:08:00 First Premier Bank, 601 S. Minnesota Ave., Sioux Falls, SD 57104-4868
5048069 +EDI: RMSC.COM Aug 06 2018 23:08:00 Home Depot, PO Box 965036, Orlando, FL 32896-5036
5048070 EDI: RMSC.COM Aug 06 2018 23:08:00 JC Penney, PO Box 960090, Orlando, FL 32896-5009
5048072 +EDI: RESURGENT.COM Aug 06 2018 23:08:00 LNVN Funding, LLC, c/o Resurgent Capital Services, PO Box 10497 MS 576, Greenville, SC 29603-0497
5048073 E-mail/Text: camanagement@mtb.com Aug 06 2018 19:08:03 M&T Bank, PO Box 840, Buffalo, NY 14240-0840
5048075 +EDI: MID8.COM Aug 06 2018 23:08:00 Midland Funding, LLC, 2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
5048076 +EDI: CBS7AVE Aug 06 2018 23:08:00 Midnight Velvet, 1112 7th Avenue, Monroe, WI 53566-1364
5048078 +EDI: RMSC.COM Aug 06 2018 23:08:00 Old Navy, PO Box 965005, Orlando, FL 32896-5005
5048082 EDI: PRA.COM Aug 06 2018 23:08:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Ste. 1, Norfolk, VA 23502
5048464 +EDI: PRA.COM Aug 06 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5048079 +EDI: WFNNB.COM Aug 06 2018 23:08:00 Peebles, PO Box 182789, Columbus, OH 43218-2789
5048083 +EDI: VERIZONCOMB.COM Aug 06 2018 23:08:00 Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
5048084 EDI: RMSC.COM Aug 06 2018 23:08:00 Walmart, PO Box 965024, Orlando, FL 32896-5024
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteeemartin@martin-law.net
Mark J. Conway on behalf of Debtor 2 Jennifer A Brown info@mjconwaylaw.com,
connie@mjconwaylaw.com/mjc@mjconwaylaw.com
Mark J. Conway on behalf of Debtor 1 Jefford G Brown, Jr. info@mjconwaylaw.com,
connie@mjconwaylaw.com/mjc@mjconwaylaw.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 Jefford G Brown Jr.

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5464**

EIN --_-----

Debtor 2 Jennifer A Brown

(Spouse, if filing)

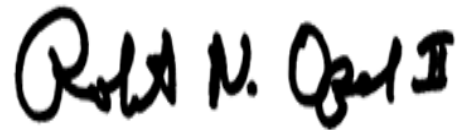
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2142**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-01534-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Jefford G Brown Jr.
aka Jefford Glenn Brown Jr.Jennifer A Brown
aka Jennifer Anne Muracco, aka Jennifer Anne Brown**By the
court:**Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

August 6, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.